

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants:	Luis Eduardo Gutierrez-Sheris	Examiner:	Karmis, Stefanos
Serial No.:	09/635,330	Confirmation No:	5198
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For:	<b>MONEY-TRANSFER TECHNIQUES</b>		

Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO OFFICE ACTION**

Sir:

This is in response to the Office Action dated November 10, 2008, the time for responding thereto having been requested to be extended.

I certify that this correspondence is being transmitted via the Patent Electronic Filing System (EFS) to the United States Patent and Trademark Office on, April 29, 2009  
Date of Deposit

Mark Montague

Attorney

Signature

April 29, 2009

Date of Signature

The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment to Account No. 03-3415.